

IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
WICHITA FALLS DIVISION

IN RE:

ANDREA JEAN PENCE

CASE NO: 09-70227-HDH-13
HEARING DATE: 1/20/2010
HEARING TIME: 11:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND
PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2009-03 and would respectively show unto to the Court as follows:

I.

OBJECTION -- NO PROOF OF CLAIM FILED

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount

Trustee Clm#	Creditor Name	Scheduled Amount

II.

SPECIFIC OBJECTIONS

No Objections

III.

TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
010 0	WICHITA COUNTY	09 PROPERTY TAXES	\$1,176.00	\$52,794.00			PD DIRECT BY DEBTOR

SECURED CREDITORS

010 0	WICHITA COUNTY	09 PROPERTY TAXES	\$1,176.00	\$52,794.00	PD DIRECT BY DEBTOR
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UNSECURED GENERAL CREDITORS

Trustee Clm#	Creditor Name	Claim Amount
008 0 U *	PRA RECEIVABLES MANAGEMENT	\$4,870.28
	PURCHASES/CITIBANK GORDONS	
	Debt provided as secured, but claim filed unsecured.	
011 0 U	BECKET & LEE LLP	\$1,636.18
	PURCHASES	
013 0 U	PRA RECEIVABLES MANAGEMENT	\$1,237.66
	PURCHASES/GEMB DILLARDS	
015 0 U	PRA RECEIVABLES MANAGEMENT	\$976.56
	PURCHASES/CITIBANK ZALES	

Trustee Clm#	Creditor Name	Claim Amount
009 0 U *	CITIFINANCIAL RETAIL SERVICES	\$1,903.09
	PURCHASES	
	Debt provided as secured, but claim filed unsecured.	
012 0 U	PRA RECEIVABLES MANAGEMENT	\$21,699.57
	PURCHASES/CITIBANK	
014 0 U	GEMB	\$1,273.69
	PURCHASES/FILTERQUEEN	

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely response or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's

IV.

TRUSTEE'S PLAN MODIFICATION

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2009-03 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

No Modification Needed

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 1/20/2010 AT 11:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

VIDEO: US COURTHOUSE ROOM 208, 10TH & LAMAR STREETS, WICHITA FALLS, TEXAS 76301

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 08:30 AM. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2009-03 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 12/17/2009

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

AMERICAN EXPRESS CO BECKET AND LEE PO BOX 3001 MALVERN PA 19355
ANDREA JEAN PENCE PO BOX 972 WICHITA FALLS TX 76307
BECKET & LEE LLP ATTORNEYS AT LAW 16 GENERAL WARREN, PO BOX 3001 MALVERN PA 19355
CITICARDS PRIVATE LABEL ATTN: CENTRALIZED BANKRUPTCY PO BOX 20507 KANSAS CITY MO 64195
CITIFINANCIAL RETAIL SERVICES PO BOX 140489 IRVING TX 75014
CITIFINANCIAL RETAIL SERVICES PO BOX 70923 CHARLOTTE NC 28272
CITY OF WICHITA FALLS, WF ISD AND COUNTY C/O PERDUE BRANDON FIELDER COLLINS & MOT PO BOX 8188 WICHITA FALLS TX 76307
GEMB / DILLARDS ATTENTION BANKRUPTCY PO BOX 103106 ROSWELL GA 30076
GEMB GE CONSUMER FINANCE PO BOX 960061 ORLANDO FL 32896
GEMB PO BOX 981439 EL PASO TX 79998
INTERNAL REVENUE SERVICE PO BOX 21125 PHILADELPHIA PA 19114
INTERNAL REVENUE SERVICE PO BOX 21126 PHILADELPHIA PA 19114
INTERNAL REVENUE SERVICE SPECIAL PROCEDURES 1100 COMMERCE ST MC 5027DAL DALLAS TX 75242
MONTE J WHITE ATTORNEY AT LAW 1106 BROOK AVE HAMILTON PLACE WICHITA FALLS TX 76301
PRA RECEIVABLES MANAGEMENT PORTFOLIO REC ASSOC PO BOX 41067 NORFOLK VA 23541
PRA RECEIVABLES MANAGEMENT PORTFOLIO RECOVERY ASSOC PO BOX 12914 NORFOLK VA 23541
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE 3RD FLOOR DALLAS TX 75242
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530
WICHITA COUNTY PO BOX 1471 WICHITA FALLS TX 76307
WICHITA FALLS ISD CITY & WICHITA COUNTY C/O PERDUE BRANDON FIELDER COLLINS & MOT PO BOX 8188 WICHITA FALLS TX 76307
WILLIAM T NEARY UNITED STATES TRUSTEE 1100 COMMERCE STREET RM 976 DALLAS TX 75242
ZALES ATTN CENTRALIZED BANKRUPTCY PO BOX 20507 KANSAS CITY MO 64195